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SATURDAY, JANUARY 15, 1910.

APPROVE THE BANK BILL.

le, more required for the honor of he State, more essential for the safe of everyday business, than he complete revolution of our dis-

The emergency of the situation yould of itself be ample justification the bill introduced by Messrs. lingo. Stebbins and Nolting in one the other. As the laws stand bank regulation in Virginia vists in name only. Our State bank at they are subject to less regulation million of deposits is not required vest every dollar of capital, surplus other than a bank official. may accept security that is not worth the paper it is written on. the honesty of the bank offithe only guarantee the de-

mmendable features, this bill proides the three great exsentials of ife banking. It assures frequent camination by competent men; it for Congress brings no surprise. one; it prescribes a fixed reserve every State bank.

cal bankers, and the particular prob-

een considered in the framing of this

In establishing a bureau of bank lig, instead of providing for special camination, the bill follows that sys which the experience of the nited States and of the leading com-States has found indispensa assures inspection above suspiway, the loan feature of the bank shall loan more than 10 per of its capital and surplus to any erson or firm, except with the conbardeing commissioner. corthless. So crying is the need for always barring and excusing a modi proposed. The rollat 10 per cent, loan to any indi-Pidual, is, after all the safest and

In a 15 per cent, reserve, must appeal every thinking man. It will inyere to every depositor ample funds F immediate use and will prevent timely runs that wreck many a approving this feature of the bill, Assembly will stipulate the classes banks in which the reserve funds other banks may be kept. In the

rest law.

by me practically no protection to the wassitor. In other words, unless the square accounts.

But these are minor matters, not afblithe proposed measure. We believe will carry him safely through the arit they can be modified, in the fue, as experience shall dictate. The pecimportant thing now is to make

s yet there appears only one obcle in the way of the bill. This is Inclination on the part of some islators to make the banking bu-

and an equal danger of putting too

As to the subcommittee's primary oill, the Lynchburg News has raised a point which must have occurred indepoint is simply that this bill is the subpowered the State committee to frame not give such power to a subcommit subcommittee the right to claim or

arbitrarily arrived at. It might as of the full committee. On the other hand, it may do nothing of the sort. We cannot say, and neither can any body else.

Obviously it would be a simple mat ter for a prejudiced chairman, pos-sessed of very definite ideas as to be, to pack a small subcommittee with but might be entirely different from those of the full majority. Thus he could virtually write the bill himself. Nobody charges or appears to suspect done here. This particular subdymgations. None the less is it easy to delegating authority can and privilege of the majority is to frame the bill, and not simply to hold meetings in protest against bills such official authority.

The subcommittee's bill has already been introduced into the Legislature. Apparently only the ideas of the ten members of the subcommittee or posfor Chairman Ellyson to call together which alone has final authority in the matter, register its opinion of committee's offering. Then the people will know whether the bill has officia has no such standing, and it would be misleading to put it forward as representing due obedience to the com mands of the Democratic party in convention assembled.

The proposal to nominate Hans Wagwas in the nature of a foregone conclu matter was whether Mr. Wagner should go to the House, the Senate or highe still. The House appears to have been selected as a starter, with the road elite situations higher up.

Mr. Wagner speaks modestly of hi as to give it the coup de grace. His that a debate on "the floor" il is admirable. By providing that Hon. Wagner and Hon. Tyrus Cobb, of Georgia, on the tariff or reciprocity with the Philippines would attract cussion since Lincoln and Douglas. vote of the directors, it will Congressman Wagner, of course, would event large loans to favored indi- represent the high tariff predilections duals, and will put an end to the of the Pittsburg tin-plate millionaires, while the voice of Tyrus would thunder one man's security proved for free trade in behalf of the millions ngislation on this point that we feel cum of honest protection for certain clined to urge provisions more strin- deserving products of the Peachtree

been an axiom that any man who had the support of the Amalgamated Fans of America could have any office in qThe third important (sature of the the gift of the people simply for the th, requiring every bank to mainto an extraordinary degree. should be not go to Congress? Men go there for many reasons. Mr. Hobson went for no other reason than that he was a hero, and all knowing ones threely runs that wreck many a spree that Mr. Wagner is a far greater the bank. We trust, however, that hero than he. Other good men go because they have a pull; or because they need the money; or because of a plague of sonorous words in their bosoms which the folks in Hunkerstown will erice of some such provision, the not listen to; or merely to get away of "other solvent banks" for the from home. Being the baseball mas-Theeping of reserves might result ter of one's day is as good a reason 7.5the reserve-exchange system, which as most of these. Mr. Wagner ingennously hints that he knows nothing about the great national questions of conk which may keep another bank's the day. What in the world of it therve is cerefully guarded, it may To apply any test of this sort would Big its reserve with the first bank be to depopulate Washington to-morrow. We're for Wagner, heart and soul, believing that the same skill Mixing the real and permanent value which guides his Titanic batting arm duous task of distributing the vernal

garden-seeds. TO SPEED GREATER RICHMOND.

Yesterday a bill was introduced in the Assembly amending the Richmond-Manchester consolidation act so as to permit the required popular election is lators to make the banking but in Manchester on thirty days' notice, in Manchester on thirty days' notice, in the present notice required is seven the suggestion. We do not seriously pak that placing the banking business is of sufficient banking business is of sufficient banking business is of sufficient bonking business is under the feature of the entire delegation from Richmond and Manchester, and is of great and current time on it were culd business of the feature of the entire delegation from Richmond and Manchester, and is of great and current ble posts on a newspaper. What is frement and countries is supported by the new Richmond is a delightful city; its people are charming, and one gong in the census in Manchester on thirty days' notice

with dispatch.

The consolidation movement her has advanced with many a wabble, has advanced with many to wards.

hitch and falter. Nearly everything that could happen to block and brake of breaking coean or of flowing whin gut in some wondrous, an expected way, that has happened. Now the last obstacle seems to have been overcome, two committees, but the vote of the of Manchester. Those votes will put consolidation into effect, and will put rank of Southern cities. vertising value of this fact is enor-United States census, and if we miss that, we shall to a large extent hav

Richmond and Manchester have few favors to ask of the Legislature. This is one of them. A speedy passage of the consolidation amendment will be the most acceptable possible present that the assembled law-makers car give to the sister cities.

THE LIQUOR REFERENDUM. Our much esteemed contemporary he Religious Herald, seems puzzled because The Times-Dispatch recently declared that the referendum "has no time commended the sanity of the Anti-Saloon League in proposing an "en der suitable restrictions. To us the sequence seems perfectly Democratic Legislature will as a mat ter of course grant a referendum o percentage of voters fixed by the Anti-Saloon League, when there is neither ciple to authorize such a thing. We commend the wisdom of those who, desiring to use the referendum, first take steps to have the principle of the referendum sanctioned and approved by law.

The Religious Herald quotes the law providing for a popular vote on the liquor question in certain political "in the case of a political subdivision, is obvious. It is simply that the law thing but the same. The difference between them is the vast difference prohibition. We may make the point clearer still by paraphrasing our conecessary to pass a law to give the voters of a county or city as a unit the right to vote on a legislative ques tion, why is it not equally necessary to pass a law to give this right to the State as a unit? If the right could not be taken for granted in one case, how can it be taken for granted in the other?

The name of the new forester is Graves. Members of the Paragraph-ers' Union are forbidden to deduce in any shape or manner that My Conser-vation Policies are dead.

If England succeeds in putting through any scheme insuring every-body against being unemployed, a general emigration of Britannic ho-boes may confidently be expected.

For better or worse, it surely is a Vale administration.

M. Paulhan ought to be able to find out something authoritative about Halley's comet and the canals on Mars.

If we hadn't put over a lot of quips about firing Cannon in the past, we have little doubt that we should be busily putting some over now.

gressional Record gets a lot of live contributions which the muck-raking monthlies would give their eye-teeth for,

General Harrison Grey Otis, editor
of the Los Angeles Times, publishes in
his paper a long article called "Los
Angeles, the Ardent Hebe of the Senthe Penlientiary Board,
The Penlientiary Board,
one of its own members Superintendent of
the Penlientiary, Knock on Wood!—Norfolk
Landmark.

en applied to the work in responsi-e posts on a newspaper. What

Borrowed Jingles

BUILDERS.

Ed has it on us. For instance.

We nover build a song by day or night Of Swazy folks, or poker themes, or gir But in some wondrous, unexpected way Some agent or instalment man comes! —John D. Wells, in Buffule New

John's got us skinned.

We never weave a song by duy or night—Something we think will make the whol world grin—
But in some wondrous, unexpected way
The morning paper desen't have it in.
—Judd M. Lewis, in Houston Post.

Judd has us beaten to a frazzle! We never try to trill a little sons.
In summer, autumn, winter time, or spring,
But in that same old thought-dispelling way
The busy telephone begins to ring,
—Paul Cook, in Birmingham Age-Herald.

Paul's got us mesmerized. We never try to hum a little hymn Whenever to some meeting-house we g But in some wondrous, confidential way We hear: "Oh, quiet! You're spoing whole show!" --Yonkers Statesman

MERELY JOKING.

March of Progress. "Whither away?"
"Going to serenade a girl,"
"Can you sing?"
"Nope; going to do it with
shone."—Washington Herald.

"What impressed you the most the pyra-mids of Egypt or the pagedas of China?"
"Oh, I don't know. They both made good bekgrounds for photographs of our party."
-Pittsburg Post.

"Pretty shrewd, I call him."
"What new?"
"Gave out that he had a lot of idle
money, and as soon as a dozen colleges had
conferred degrees upon him, he built a glue
factory."—Kansas City Journal.

"By taking the new express I saved wenty minutes in going from New York o Chicago."

to Chicago."
"Fine!"
"And then lost it in a traffic jam."
Houston Chronicle.

One Sort of Spirits. "Do you believe that spirits talk and re-"Unquestionably. That's why I never in dulge."-St. Louis Star.

THE MERRY MOCKERS.

A FTER many years of research in restaurants, we are willing to turn over to President Taft the problem of "What is coffee?"—Chicago Post.

As disturbers of the peace of the Taft diministration it is nip and tuck between forester pinchot and the Western tariff in-surgents.-St. Louis Republic.

Succeeding events seem to show that the ftener the insurgents are crushed the more crappy they become. Indianapolis News.

Why do people read every name and amount in a tax list and no word of a President's message?—New York World.

Judgo Gaynor is, doubtless, an intrepid tiger tamer, but his friends cannot avoid trembling every time he goes into the Tammany cage.—Washington Star.

STATE PRESS

The Marshall House.

The Marshall House.

The suggestion of the Richmend School Board that the house in which John Marshall lived and died shall give place to a modern structure is resented by the local press vigorously and with justice, and we hope and believe that public sentiment in the capital city will interpose an emphatic veto against a proposition which falls little short of sacrliege. The Virginian-Pilot has induged from time to time in good-humored flings at Richmend's foilbes, but most of them are virtues in excess and among them the cherishing of local traditions and devotion to memories of the past have been most conspicuous. That a commitnity so intense in its Virginianism will tolerate an act of sheer iconoclasm, and permit the removal of a landmark around which cluster associations linked with the noblest chapters in the history of the Commonwealth, is a supposition not to be enter-tained seriously.—Norfolk Virginian-Pilot. tained seriously.-Norfolk Virginian-Pilot.

Do you, gontle reader, favor the neutralization of the Manuhurian rall-ways, and if not why not?

It is a fact, though, that the Congressional Record gets a lot of live contributions which the muck-raking monthlies would give their eye-teeth for.

Christanity of the old Germanic conference state charters, except such banks as are designated State depositaries, the reports made to the State Corporation Commission five times each year by the banks never being verified by actual investigation by any State official. Any legislation by any State official in the banking to the protection of the public institutions themselves, and results to the mutual advantage of the banks and their depositors.—Nowport News Times-Herald.

Christianity of the old Germanic Christianity of the old Germanic Christianity of the probability banks as tribes through the ministrations of St. Bonifacius.

While there are a number of princes of the blood who have figured as playwrights under assumed names, not the public institutions themselves, and results to the mutual advantage of the banks and their depositors.—Nowport News Times-Herald.

Angeles, the Ardent Hebe of the Sensious South." We never thought of the general's town in just that way, and must reserve the right to look Hebe over before admitting that he has doped it right.

Not to make any bones about the thing, who, what and where is a Republican?

IEMPHILL'S REMOVAL.

Coming to Richmond of Times-Dispatch Editor "a Full-Blown Sensation."

The announcement that Major J. C. Hemphill, who has been connected with the New and Courier for nearly thir ty years, and for twenty-one of those years the editor-in-chief, is about to Another for Tax Equalization.

Coming to Richmond of Times-Dispatch Editor "a Full-Blown Sensation."

The announcement that Major J. C. Hemphill. Who has been connected with the News and Courier for nearly thirthe News and Courier for nearly the Carolina journalistic society it is a full-blown sensation.

An uprooting of that sort is difficult in any conditions, but where a man has put in twenty-nine years of steady, building labor, it is peculiarly difficult. It is far easier to "quit" a brak or any other commercial office than it is to leave a newspaper after years of which Little does the layman appreciate the meaning of that summary of a life's offorts when applied to the work in responsity.



KOKOVTSEFF HIGH IN CZAR'S FAVOR

Minister of Finance Stands for Best Reform Movements in Russia.

GRAND DUKE WRITES PLAY

Queen Victoria of Sweden Dis pleases People on Account of Her Stand for Ceremony.

BY LA MARQUISE DE FÖYTENOY.

PEOPLE interested in Russian affairs will do well to keep their eye on Minister of Finance weeks past has been not only the object of all sorts of tokens of imperial favor, but possesses just now the ear of the Emperor to a greater degree than any other Muscovite statesman in recent years. While in Livadia, after his return from Manchuria, where he had been present at the assassination of Frince Ito, the Czar, Instead of according to him one or two audiences, which is about as much as ministers see of their ruler when summoned from the capital to make their reports, he was invited every day throughout his stay to luncheon and to dinner, en familie with the imperial couple and their children; in addition to which he accompanied Nicholas in several of the latter's long walks. Compared to this, the reception accorded to Premier Stuyph, to Minister of Foreign Affairs Iswoiski and to Minister of War Suchomilion at Livadia was distinctly cool.

Kokovtseff is a very remarkable

Kokoviseff is a very remarkable man, and is now occupying the post of minister of mance for the second time—a unique record, since usually when ministers go out of office in Russia their political career is at an end. The chief lieutenant of Count Witto, when the latter was at the head of the Muscovite troasury, he has always been identified with the Liberal party, and Russia is indebted to ium for every one of the reforms in penal legislation, in the organization and in the management of its pris-

nrone.
The title of minister of finance coneys but little idea of his power and
ne extent of his authority. Thus, the
overnment drink monopoly, which
leids a revenue to the treasury of
o less than \$709,000,000, is under his control; the customs are also under his rule, and in connection therewith he exercises supreme command over the so-called Frontier Guards, a military corps specially enrolled for the protection of the many thousands of miles of Russian coast line and frontier. All new railroad projects and concessions have to be thoroughly investigated by him and to receive his approval before being issued, while the two great railroads of the Far East, namely, the Transcacasian and the Transiberian lines, are entirely under his direction. Still another responsibility resting on his shoulders is that of sanctioning the loans contracted, either at home or abroad, by the municipalities of the various towns and cities. No city can borrow without his consent, and once that is given, the loan is virtually guaranteed by the state. Kokovisef denies that the Russian government needs any money from foreign money markets, but, of course, welcomes the invasion of foreign expital, especially American and English, for gold mining, railroad building and other industrial enterprises.

Royal Playwright.

program of a Christmas miracle play, entitled "Bonifacius," which has just been very successful at the court dentity. was a sur-which sur-my quarters action of the play takes place in the sit their sav-At present and deals with the one of banks (Christianity of the old Germanic

i Christianity of the old Germanic tribes through the ministrations of & Bonifacius.

While there are a number of princes of the blood who have figured as playwrights under assumed names, notably the late Prince George of Prussia, Grand Duke Constantine of Russia and the late Duke Elimar of Oldenburg, the ruler of Hesse is the only sovereign new reigning to have offered a play of his own making for public entertainment. Napoleon III. is credited with having written a play, but it was never staged, while although Emperor William is known to have collaborated in the writing of two or three historical dramas, he has left all the laurels and the kudos of authorship to his associates. The Grand Duke of Hesse is devoted to literary and artistle pursuits—too much so, indeed, to please his former wife, the dashing and brilliant Princess Victoria Melita of England and Coburg, who since her divorce has become the wife of her cousin, Grand Duke Cyril of Russia.

come the wife of her country of the foreign news papers have called attendion in their oblituaries of King Leopold to the fast at one time Napoleon III. was bent upon the incorporation of a porsession of the series of the seri Leopold's Claim to France.

Daily Queries and Answers

Address all communications for this column to Query Editor, Times-Dispatch. No mathematical problems will be solved, no coins or stamps valued and no dealers' gaines' will be given.

Per Capita Wealth.

Will you please explain this financial problem for me: Hill's "Southern Almanac" gives \$33,99 as the money per capita in the United States. If we multiply, say, \$34 by 99,000,000 inhabitants, we have \$5,060,000,000 as the total amount of money in the United States, A few days ago the money in the values of the Treasury Department was one billion and some dollars, which leaves something like \$2,00-00,000 in circulation. A short time ago the statement of the banks showed money as there is in the country. Please tell me where and how they got it? Is it foreign money or is it counterfeit?

The total amount of money in circulation of \$34,93. In addition to this, you must remember that the banks carry a great deal of commercial paper, etc., which gives a per capita circulation of \$34,93. In addition to this, you must remember that the banks carry a great deal of commercial paper, etc., which makes their deposits appear, much greater than they are in actual money. The \$14,000,000,000 to which you refer probably includes this paper.

"Deem't and Don't."

Can Northern women join the United Daughters of the Confederacy, and, if so, in what way? CONFEDERATE.

Only when one of their ancestors was connected with the Southern naval, military or civil service.

Daughters of the Revolution.

My great-grandfather served on George Washington's staff and attained the rank of colonel. Am I not eligible to be a Daughter of the Revolution?

CONFEDERATE, Most assuredly. Heaves in Horses.

Please tell me in your Query Column if a young horse can be permanently cured of the heaves,

A SUBSCRIBER.

A skilled veterinarian informs us that careful and patient treatment can permanently cure the heaves in a young horse.

"Doesn't and Don't."
Please informe me which is correct:
"If he doesn't, I will"; or "If he don't,
I will."
L. D. L.
If you wish to abbreviate "does
not" you must say "doesn't." "Don't"
is an improper contraction.

Voice of the People

Most assuredly,

Our Game Laws.

To settle a dispute, please explain this section of the game laws to me: "It shall be unlawful for any person to hunt, kill or capture in any manner, or have in possession any wild turkeys, pheasants, grouse, quall, partridges or woodcock cast of the Blue Ridge Mountains between February 1 and November 1, and west of the Blue Ridge Mountains between Peccember 31 and November 1, ..." We are in Prince George county, east of the Ridge. Does the latter portion of the law apply to us?

Certainly not. You are prohibited during the season February 1 to November 1. Tennats and Rent.

Will you please answer the following question? Three sisters own a tract of land and have A to manage same. A tells B he can clean up all the land he wants to (in a certain corner) and have it rent free for two years. At the expiration of one year the management of the place changes from A to C. A tells C of his bargain with B, and that he must reserve this land when he rents the place out. C rents the place to D, but fails to reserve the land. B works the land and cuts the corn down and carries it home. Then D comes to B and tells him he wants rent for the land, B tells D that he owes him no rent; that the land was his for that year, D tells B that if he doesn't pay him the will warrant him for the rent.

deed, throughout Sweden; in fact, the atmosphere throughout Scandinavia is essentially democratic. Within memory of the present generation only two such defilir-cours have ever taken place at the court of Stockholm, manely, one on the occasion of the silve on the occasion to the throne, and one on the occasion to the throne, and one on the occasion of the succession of the accession of the scession to the scession of the scession of the scession of the scession to the scession to the scenario sce

ly, one on the occasion of the silver jubilee of King Oscar's succession to the throne, and one on the occasion of the accession of the throne, and one on the occasion of the accession of the present ruler. The latter, when he became King, gave great satisfaction by announcing that he proposed to dispense with the cremony of coronation on the ground that it was an extravagant and utterly useless anachronism. No longer in keeping with public sentiment in Sweden, and his subjects were still more pleased when he abolished a number of expensive offices at court, simplified much of the ceremonial, and did away with many dignities that were as useless as they were costly. The announcement, therefore, by the grand master of the court, just before Christmas, that a defilir-cour would be held at the palace on New Year's Day, and that every one holding any official position was "commanded" to attend, aroused no end of criticism, and the move was at once, and rightly, ascribed to Queen Victoria, who is a German princess by birth. The Swedish press of every shade of political opinion has been outspoken in its condemnation, many of the papers boldly declaring that the bowing, scraping and crawling—in fact, all sorts of subserviency—are entirely forcing to the Swedish character. In spite of this, the defilir-cour took place on New Year's Day, but was so sparse-ty attended that it is doubtful whether

every transfer point several got on, and when I left the car at Twenty-seventh and Broad Streets there were several still standing. Owing to the difficulty experienced in getting off, the car made very poor time.

Having during the past few months had to take the Evven Pines car at 8 o'clock. I have gone over to Twenty-ninth Street by both the Main and Broad Street and Oakwood cars, and find both Oakwood lines as crowded as the Main and Broad Street transfer of the transfer of the transfer of the consider the schedule of that line one of the poorest in the city, and we certainly should have better service; and I cannot see that the proposed changes will improve the service—in fact, only make it worse.

CHURCH HILL RESIDENT AND TAX-PAYER.

Richmond, January 12.

Delighted by the Medical College Consolidation.

Editor of The Times-Dispatch:
Sir.—As one of the oldest of the alumni of the Medical College of Virginia, whose affection for and loyalty to his alma mater has never waned or been questioned. I write to say I do not know when I have been more delighted than when I read in the Sunday morning issue of your always valuable and interesting paper the announcement that the faculties of the Medical College of Virginia and of the University College of Medicine had determined to consolidate the two colleges. Sir,—I have read with interest the reply of Dr. R. H. Pitt to Mr. R. S. Barber concerning the State-wide prohibition in your issue of January II, as well as Dr. Pitt's editorials in the telucious Herald

money or revenue there is in it, and, second, the desire to satisfy his own and mean I fail to understand the question. A church member, a man for whom I have all respect, said that he would not vote in favor of local option, but he would not vote in favor of State-wide prohibition. What would this gentleman think of his pastor of State-wide prohibition. What would this gentleman think of his pastor of the west." Under any circumstances? He would not walk across the street in a state-wide election or in favor of the west." Under any circumstances? He would not walk across the street to hear him preach. Now, I haven't any more respect for a church member, as a Christian, if he votes "wet" than he has for the minister if he votes "wet." God does not have one standard for the milister and another for wet." God does not have one standard for the milister and another for wet." God does not have one standard for the milister and another for wet." God does not have one standard for the milister and another for the mould lose, would that justify him he has for the minister if he votes wet." God does not have one standard for the milister and another for the mould lose, would that justify him he would lose, would that justify him he would lose, would that justify him he proposed that we have progressed, and state relieve the preacher of the responsibility of preaching to him? I sit not his duty to fight sin wherever he linds his quity of preaching to him? I sit not his duty to fight sin wherever he linds his, even though he lose?

Protests Atalian Street Car Changes

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Live of The Triphore and were the street cars which the course, and would call the attention of the representatives of the East End on the street cars which the course of the street cars which the course of the street cars which the proposed changes of the route of the street cars which the proposed allocatives of the East End on the street cars which the proposed allocatives of the E

changing. It has always been true that the physically editive have over-come the physically effete. Thus a balance will be preserved, for where the flesh is dominant muscular work is as necessary as bread.—St. Louis Post-Dispatch.

BROWN'S BRONCHIAL TROCHES

A convenient and effective remedy for Coughs and Hosseness. Invaluable in Bronchial and Lung Troubles and to Singers and Speakers for clearing the voice. Entirely free from opiates or any harmful ingredients. Price, 25 cents, 60 cents and \$1,00 per boz. Sample malled on request, JOHN I, BROWN & SON, Boston, Mass.